

Office of the Chapter 13 Standing Trustee

Isabel C. Balboa, Chapter 13 Standing Trustee[†]

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September 7, 2021

The Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court
P.O. Box 2067
Camden, New Jersey 08102

**RE: Debtor(s) Name: Alicia J. Matarazzo
Case No. 19-15427 (JNP)**

Dear Judge Poslusny:

Please accept this letter in lieu of a more formal response to Debtor's Motion for Authority to Obtain Credit returnable September 14, 2021, at 11 am.

Debtor filed for Chapter 13 Bankruptcy protection on March 18, 2019. Debtor listed property located at 85 Mill Street, Bloomfield, New Jersey on Schedule A/B of her petition. The Court entered an Order Confirming Debtor's plan on August 13, 2019.

On June 1, 2020, A Notice of Mortgage Forbearance was entered with the Court. Debtor elected not to submit mortgage payments from April 1, 2020, through September 1, 2020. On September 19, 2020, a Second Notice of Mortgage Forbearance was entered with the Court as Debtor had elected not to submit mortgage payments from October 1, 2020, through March 1, 2021. On April 13, 2021, a Third Notice of Mortgage Forbearance was entered with the Court as Debtor had elected not to submit mortgage payments from April 1, 2021, through June 1, 2021. On June 16, 2021, a Fourth Notice of Mortgage Forbearance was entered with the Court as Debtor had elected not to submit mortgage payments from July 1, 2021, through September 1, 2021. Therefore, the mortgage forbearance period began April 1, 2020, and ended through September 1, 2021, with payments resuming October 1, 2021.

Debtor now comes before the Court on a motion for post-petition financing. Debtor should have filed a motion approving partial claim. Debtor is not refinancing but has been approved for a partial claim with HUD for \$39,379.93, rolling over accumulated mortgage forbearance payments which is not due until the HUD partial claim maturity date of September 1, 2045.

The Trustee does not object to Debtor entering partial claim with HUD, however, the Trustee requests Debtor submit an amended Order to Judge's chambers to reflect the language:

Debtor shall within thirty (30) days file a modified plan to state post-petition arrears being

cured through partial claim and to add HUD as unaffected with proof of service and Chapter 13 Plan Transmittal on the mortgagee and HUD.

Respectfully submitted,

/s/ William H. Clunn, III
William H. Clunn, III
Staff Attorney

WHC/kt

c: Robert A. Loefflad, Esquire (via ECF/CM)
Alicia Jamie Matarazzo (via regular mail)